

0010/PTO Rev. 6/95		U.S. Department of Commerce Patent and Trademark Office															
DECLARATION FOR UTILITY OR DESIGN PATENT APPLICATION		<table border="1"> <tr> <td>Attorney Docket Number</td> <td>3878</td> </tr> <tr> <td>First Named Inventor</td> <td>Scott D. Cook</td> </tr> <tr> <td colspan="2" style="text-align: center;"><i>COMPLETE IF KNOWN</i></td> </tr> <tr> <td>Application Number</td> <td>Please assign</td> </tr> <tr> <td>Filing Date</td> <td>January 19, 2000</td> </tr> <tr> <td>Group Art Unit</td> <td>Please assign</td> </tr> <tr> <td>Examiner Name</td> <td>Unknown</td> </tr> </table>		Attorney Docket Number	3878	First Named Inventor	Scott D. Cook	<i>COMPLETE IF KNOWN</i>		Application Number	Please assign	Filing Date	January 19, 2000	Group Art Unit	Please assign	Examiner Name	Unknown
Attorney Docket Number	3878																
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<i>COMPLETE IF KNOWN</i>																	
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Examiner Name	Unknown																
<input checked="" type="checkbox"/> Declaration Submitted with Initial Filing		OR	<input type="checkbox"/> Declaration Submitted after Initial Filing														

As a below named inventor, I hereby declare that:

My residence, post office address, and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

CONSUMER-DIRECTED FINANCIAL TRANSFERS USING AUTOMATED CLEARINGHOUSE NETWORKS

the specification of which

(Title of the Invention)

[X] is attached hereto

OR

[] was filed on _____ as United States Application Number _____ and was amended on _____
(MM/DD/YYYY) [] (if applicable).

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment specifically referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in Title 37 Code of Federal Regulations, § 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code § 119 (a)-(d) or § 385(b) of any foreign application(s) for patent or inventor's certificate, or § 365 (a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below, by checking the box, any foreign application for patent or inventor's certificate, or of any PCT international application having a filing date before that of the application on which priority is claimed.

Prior Foreign Application Number(s)	Country	Foreign Filing Date (MM/DD/YYYY)	Priority Not Claimed	Certified Copy Attached?	
				YES	NO
			[]	[]	[]
			[]	[]	[]
			[]	[]	[]
			[]	[]	[]
			[]	[]	[]

Additional foreign application numbers are listed on a supplemental priority sheet attached hereto:

I hereby claim the benefit under Title 35, United States Code § 119(e) of any United States provisional application(s) listed below.

Application Number(s)	Filing Date (MM/DD/YYYY)	<input type="checkbox"/> Additional provisional application numbers are listed on a supplemental sheet attached hereto.

DECLARATION

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I hereby claim the benefit under Title 35, United States Code § 120 of any United States application(s), or § 365(c) of any PCT international application designating the United States of America, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT international application in the manner provided by the first paragraph of Title 35, United States Code § 112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations § 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application.

U.S. Parent Application Number	PCT Parent Number	Parent Filing Date (MM/DD/YYYY)	Parent Patent Number (if applicable)

Additional U.S. or PCT international application numbers are listed on a supplemental priority sheet attached hereto.

As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith:

Name	Registration Number	Name	Registration Number
Robert R. Sachs Laura A. Majerus Dana Rao	42,120 33,417 43,875	Greg T. Sueoka Trinidad Arriola Kern Amir H. Raubvogel	33,800 44,012 37,070

Additional attorney(s) and/or agent(s) named on a supplemental sheet attached hereto.

Please direct all correspondence to:

Robert R. Sachs, Esq.
Fenwick & West LLP
Two Palo Alto Square
Palo Alto, CA 94306
U.S.A.

Telephone (415) 875-2410 Fax (415) 875-1350

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Name of Sole or First Inventor: A petition has been filed for this unsigned inventor

Given Name	Scott	Middle Initial	D.	Family Name	Cook	Suffix e.g. Jr.	
Inventor's Signature					Date		
Residence: City	Woodside	State	CA	Country	USA	Citizenship	USA
Mailing Address							
Mailing Address							
City	Woodside	State	CA	Zip	94062	Country	USA

Additional inventors are being named on supplemental sheet(s) attached hereto

DECLARATION					ADDITIONAL INVENTOR(S) Supplemental Sheet				
Name of Additional Joint Inventor, if any:					<input type="checkbox"/> A petition has been filed for this unsigned inventor				
Given Name	René		Middle Initial	A.	Family Name	Lacerte		Suffix e.g. Jr.	
Inventor's Signature						Date			
Residence: City	Woodside		State	CA	Country	USA		Citizenship	USA
Mailing Address	104 Glenwood Avenue								
Mailing Address									
City	Woodside		State	CA	Zip	94062	Country	USA	

Name of Additional Joint Inventor, if any:					<input type="checkbox"/> A petition has been filed for this unsigned inventor				
Given Name			Middle Initial		Family Name				Suffix e.g. Jr.
Inventor's Signature						Date			
Residence: City			State		Country			Citizenship	
Mailing Address									
Mailing Address									
City			State		Zip		Country		

Name of Additional Joint Inventor, if any:					<input type="checkbox"/> A petition has been filed for this unsigned inventor				
Given Name			Middle Initial		Family Name				Suffix e.g. Jr.
Inventor's Signature						Date			
Residence: City			State		Country			Citizenship	
Mailing Address									
Mailing Address									
City			State		Zip		Country		

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